



**A STUDY OF THE IMPORTANCE OF PERSONAL FINANCIAL PLANNING AMONG
EMPLOYEES ; CASE STUDY;
METRO KAJANG HOLDINGS BERHAD**

**NURASHIKIN BTE MUHAMAD SHUKOR
2009892354**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UiTM MALACCA CITY CAMPUS**

APRIL 2011

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

‘DECLARATION OF ORIGINAL WORK’

I, Nurashikin bte Muhamad Shukor, I/C Number 880507-23-5334
Hereby, declare that,

- This work had not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

03 MAY 2011

Puan Nor Aizan bt Mohamed
The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
110, Off Jalan Hang Tuah,
75300, MELAKA

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**THE IMPORTANCE OF PERSONAL FINANCIAL PLANNING AMONG EMPLOYEES**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA

Thank you,

Yours sincerely

NURASHIKIN BTE MUHAMAD SHUKOR
2009892354
Bachelor of Business Administration (Hons) Finance

ABSTRACT

Personal Finance Planning can also be defined as the method by which people anticipate and plot their future actions to reach their goals. When one engages in financial planning, it is usually to solve a problem or to structure a plan for the future. This study explores the attitude of individual in financial knowledge and financial consciousness towards personal finance planning. This study was conducted at Metro Kajang Holdings Berhad and there are two independent variables involved that are financial knowledge and financial consciousness. Data collected and evidences are being processed by using the SPSS Computer program. Researcher also wants to test the hypothesis formulated earlier by using the multiple regression analysis. Pearson's Correlation Coefficient was used in order to know the relationship between independent variables (financial knowledge and financial consciousness) and dependent variables (attitude towards personal financial planning). From the finding, most of employees are aware about the importance of personal finance planning but less of them apply the knowledge in their daily life which result to a less consciousness towards personal finance planning. For recommendation, organization could increase awareness through campaign within the company for the sake of employees' well-being. An awareness program can increase the understanding of financial planning and also create link between individual action and behavior towards financial planning. It is crucial for individual to understand the knowledge they have about personal finance planning so they are conscious about the implication of their incapability to understand the importance of personal finance planning.

TABLE OF CONTENT

TITLE	PAGES
Acknowledgement	iii
Table of Contents	iv
List of Tables	vi
List of Figures	vi
Abstract	vii
CHAPTER	
1.0 INTRODUCTION	
1.1 Background of Study	1
1.2 Background of Metro Kajang Holdings Berhad	1
1.3 Problem Statement	2
1.4 Research Question	4
1.5 Objective of Study	4
1.6 Significant of Study	4
1.7 Scope and Coverage of Study	5
1.8 Limitation of Studies	5
1.9 Definition Terms	6
1.10 Conclusion	7
2.0 LITERATURE REVIEW	
2.1 Personal Financial Planning	8
2.2 Financial Knowledge Among Employees	9
2.3 Financial Consciousness Among Employees	10
2.4 Theoretical Framework	10
2.5 Research Hypothesis	11
2.6 Conclusion	12
3.0 RESEARCH METHODOLOGY	
3.1 Research Design	13
3.2 Sampling Design	13